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United S	States Bankruptcy C	ourt	01 40	Voluntar	y Potition
Northern District of Illinois				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Malton, Larry Brant	Middle):	Name of Join Dalton, C	nt Debtor (Spouse) (Last, First Gail Ann	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  None			
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 1601	er I.D. (ITIN) No./Complete EI		ts of Soc. Sec. or Individual-Tone, state all): 9203	axpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 154 S Van Buren St	and State)	154 S Va	ss of Joint Debtor (No. and Str in Buren St	reet, City, and St	ate
Cherry Valley, IL	ZIPCODE 61016	Cherry V	aney, iL		ZIPCODE 61016
County of Residence or of the Principal Place of	Business:	County of Re	esidence or of the Principal Pla	ace of Business:	
Winnebago		Winneba			
Mailing Address of Debtor (if different from stre	et address):	Mailing Add	ress of Joint Debtor (if differe	nt from street ad	dress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	above):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one b  Full Filing Fee attached  Filing Fee to be paid in installments (Application for the court's consideration to pay fee except in installments. Rule 10066  Filing Fee waiver requested (applicable to chattach signed application for the court's consideration for the court's co	able to individuals only) Must a on certifying that the debtor is ur (b). See Official Form No. 3A. apter 7 individuals only). Must	ty ty table) tanization d States e Code)  Checl D Checl D Checl D Checl D A Checl A A	the Petition  The Chapter 7  Chapter 9  Chapter 11  Chapter 12  Chapter 13  Natu (Che Debts are primarily of debts, defined in 11 U § 101(8) as "incurred to individual primarily for personal, family, or he purpose."  The cone box: Chapter 11 I ebtor is a small business as de ebtor is not a small business as	J.S.C. by an or a ousehold  Debtors  efined in 11 U.S.C. as defined in 11 U.S.	one box) etition for of a Foreign ling etition for of a Foreign ceeding  Debts are primarily business debts  C. § 101(51D)  J.S.C. § 101(51D)  obts (excluding debts 0,000
Statistical/Administrative Information  Debtor estimates that funds will be available for dist					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.	excluded and administrative expenses	paid, there will be	e no funds available for		
Estimated Number of Creditors  1-49 50-99 100-199 200-999	1000- 5000 5,001- 5000 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	

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B1 (Official Case 1081708633 Doc 1 Filed 11/10/08 Entered 11/10/08 13:25:03 Desc Main Page 2						
	Voluntary Petition  (This page must be completed and filed in every case)  DOCUMENT  Page 2 of 45 Name of Debtof(s): Larry Brant Dalton & Gail Ann Dalton					
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location Where Filed:  Case Number:  Date Filed:						
Location Where Filed:	N.A.	Case Number:	Date Filed:			
	nkruptcy Case Filed by any Spouse, Partner	<u> </u>	•			
Name of Debtor:	Name of Debtor: NONE Case Number: Date Filed:					
District:	District: Relationship: Judge:					
10K and 10Q) with Section 13 or 15(d)	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A is	s attached and made a part of this petition.	X /s/ Scott A. Bentley Signature of Attorney for Debtor(s)	10 November 2008 Date			
l _	Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.					
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.						
	Information Regarding the Debtor - Venue					
₫	(Check any applicable box)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
	There is a bankruptcy case concerning debtor's affiliate,	general partner, or partnership pending in this D	District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)						
	(Name of landlord that obtained judgment)					
	(Address	of landlord)				
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	there are circumstances under which the debtor				
Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.						

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Case 08-73633 Doc 1 Filed	11/10/08	Ent	ered 11/10/08 13:25:03	Desc Main
B1 (Official Form 1) (1/08)	cument		3 01 45	Page 3
Voluntary Petition	,		of Debtor(s):	N 1.
(This page must be completed and filed in every case			y Brant Dalton & Gail Ann I	Jaiton
	Signa	tures		
Signature(s) of Debtor(s) (Individual/Join	ıt)		Signature of a Foreign R	lepresentative
I declare under penalty of perjury that the information provided	in this petition			
is true and correct. [If petitioner is an individual whose debts are primarily consum	er debts and	I decla	re under penalty of perjury that the info	rmation provided in this petition
has chosen to file under chapter 7] I am aware that I may proceed		is true	and correct, that I am the foreign repres	entative of a debtor in a foreign
chapter 7, 11, 12, or 13 of title 11, United States Code, understa available under each such chapter, and choose to proceed under	chapter 7.	procee	ding, and that I am authorized to file thi	s petition.
[If no attorney represents me and no bankruptcy petition prepar petition] I have obtained and read the notice required by 11 U.S.		(Check	only <b>one</b> box.)	
			I request relief in accordance with chapt	ter 15 of title 11 United States
I request relief in accordance with the chapter of title 11, United Code, specified in this petition.	1 States		Code. Certified copies of the documents attached.	
			Pursuant to 11 U.S.C.§ 1511, I request rel	
			title 11 specified in this petition. A crecognition of the foreign main proceeding	
X /s/ Larry Brant Dalton				
Signature of Debtor		<b>X</b> _		
		(5	ignature of Foreign Representative)	
X /s/ Gail Ann Dalton Signature of Joint Debtor	_			
Signature of Joint Deotor		_		
	_	(I	rinted Name of Foreign Representative	)
Telephone Number (If not represented by attorney)				
10 November 2008	_	_	Date)	
Date			,	
Signature of Attorney*				
X /s/ Scott A. Bentley			Signature of Non-Attorney Po	etition Preparer
Signature of Attorney for Debtor(s)			are under penalty of perjury that: 1) I am	
SCOTT A. BENTLEY 6191377			ned in 11 U.S.C. § 110, 2) I prepared to ve provided the debtor with a copy of the	
Printed Name of Attorney for Debtor(s)			formation required under 11 U.S.C. § 1 tles or guidelines have been promulgate	
E: N		setting	a maximum fee for services chargeable	e by bankruptcy petition
Firm Name <u>661 Ridgeview Drive</u>		prepar	ers, I have given the debtor notice of the tent for filing for a debtor or accepting a	e maximum amount before any
Address		requir	ed in that section. Official Form 19 is a	ttached.
McHenry, IL 60050				
		Printe	d Name and title, if any, of Bankruptcy	Petition Preparer
_(815) 385-0669				-
Telephone Number			Security Number (If the bankruptcy pe	
_10 November 2008 Date			he Social Security number of the office or of the bankruptcy petition preparer.) (	
*In a case in which § 707(b)(4)(D) applies, this signature also co		parui	of the bankruptcy pention preparer.) (	Required by 11 O.S.C. § 110.)
certification that the attorney has no knowledge after an inquiry t information in the schedules is incorrect.	inat the	Addı	acc	
C' CD-14 (C	I	7 Iddi	233	
Signature of Debtor (Corporation/Partners)  I declare under penalty of perjury that the information provides				
is true and correct, and that I have been authorized to file this p		X		
behalf of the debtor.				
The debtor requests relief in accordance with the chapter of titl	le 11,	Date		
United States Code, specified in this petition.  X		pers	ature of bankruptcy petition preparer o on, or partner whose Social Security nur	mber is provided above.
Signature of Authorized Individual		assis	es and Social Security numbers of all or ted in preparing this document unless the n individual:	
Printed Name of Authorized Individual		If m	ore than one person prepared this docum	
Title of Authorized Individual		A ba	kruptcy petition preparer's failure to comply	with the provisions of title 11
Date		and i	he Federal Rules of Bankruptcy Procedure m sonment or both 11 U.S.C. §110; 18 U.S.C. §	ay result in fines or

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re_Larry Brant Dalton & Gail Ann Dalton	Case No
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Date: 10 November 2008

Official Form 1, Exh. D (10/06) – Cont.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
<ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Larry Brant Dalton  LARRY BRANT DALTON

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Larry Brant Dalton & Gail Ann Dalton	Case No
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
<ul> <li>□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Joint Debtor: /s/ Gail Ann Dalton GAIL ANN DALTON
Date: 10 November 2008

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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Desc Main

In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor	(If known)	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Debtor's Residence 154 S Van Buren St Cherry Valley, IL 61016		J	140,000.00	123,000.00
		.1 >	140,000.00	

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(Report also on Summary of Schedules.)

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Case No. \_

Desc Main

(If known)

In re Larry Brant Dalton & Gail Ann Dalton

Debtor Debtor

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash On Hand debtor's possession	J	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account # US Bank PO Box 1800 St Paul, MN 55101-0800	W	800.00
		Checking Account # US Bank Po Box 1800 St Paul, MN 55101-0800	Н	0.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> <li>Household goods and furnishings, including</li> </ol>	X	Household furniture	J	5,000.00
audio, video, and computer equipment.		debtor's possession		
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
Wearing apparel.		Wearing apparrel debtor's possession	J	2,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

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In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor	(If known)	

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k Fidelity Investments Boston, MA	W	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		Business 154 S Van Buren St Cherry Valley, IL 61016	Н	0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

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Document

ln re	Larry	<b>Brant Dalton</b>	& Gail Ann Dalton

Debtor

Case No. \_

(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford F-150 Truck debtor's possession	Н	1,350.00
		2003 Honda Civic Sedan debor's possession	J	3,930.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		office equipment debtor's possession	J	650.00
29. Machinery, fixtures, equipment, and supplies used in business.		Trade equipment debtor's possession	J	5,900.00
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		0 continuation sheets attached Tot	 a1	\$ 19,630.00

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(If known)

B6C (Official Form 6C)	(12/07)
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In re Larry Brant Dalton & Gail Ann Dalton **Debtor** 

Case	No.	

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

	11 U.S.C. § 522(b)(2)
◩	11 U.S.C. § 522(b)(3)

 $\hfill \Box$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash On Hand	(Husb)735 I.L.C.S 5§12-1001(b	0.00	0.00
Checking Account #	(Wife)735 I.L.C.S 5§12-1001(b	800.00	800.00
Household furniture	(Husb)735 I.L.C.S 5§12-1001(b (Wife)735 I.L.C.S 5§12-1001(b	2,500.00 2,500.00	5,000.00
Wearing apparrel	(Husb)735 I.L.C.S 5§12-1001 (Wife)735 I.L.C.S 5§12-1001	1,000.00 1,000.00	2,000.00
401k	(Wife)735 I.L.C.S 5§12-1006	0.00	0.00
Business	(Husb)735 I.L.C.S 5§12-1001(b	0.00	0.00
1999 Ford F-150 Truck	(Husb)735 I.L.C.S 5§12-1001(c)	0.00	1,350.00
2003 Honda Civic Sedan	(Wife)735 I.L.C.S 5§12-1001(c)	1,094.84	3,930.00
office equipment	(Husb)735 I.L.C.S 5§12-1001(d)	650.00	650.00
Trade equipment	(Husb)735 I.L.C.S 5§12-1001(d)	5,900.00	5,900.00
Debtor's Residence	(Husb)735 I.L.C.S 5§12-901 (Wife)735 I.L.C.S 5§12-901	15,000.00 15,000.00	140,000.00
Checking Account #	(Husb)735 I.L.C.S 5§12-1001(b	0.00	0.00

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B6D (Official Form 6D) (12/07)

In re _	Larry Brant Dalton & Gail Ann Dalton	Case No	
	Debtor	(If known)	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 021157005			Lien: 1st Mortgage					
Country Home Loans PO Box 650070 Dallas, TX 75265		J	Security: 154 S. VanBuren St., Cherry Valley, IL 61016				108,000.00	0.00
			VALUE \$ 140,000.00					
ACCOUNT NO.415370001044169			Lien: 2nd Mortgage					
HFC PO Box 17574 Baltimore, MD 21297-1574		J	Security: 154 S. Vanburen St., Cherry Valley, IL 61016				15,000.00	0.00
			VALUE \$ 140,000.00					
ACCOUNT NO. 4897065000062910			Lien: 3rd Mortgage					
US Bank PO BOX 790408 St. Louis, MO 83179-0408		J	Security: Debtors Residence				9,929.04	0.00
			VALUE \$ 140,000.00					
continuation sheets attached			(Total o		tota		\$ 132,929.04	\$ 0.00
			(Use only o	7	[otal	ı≽	\$ 132,929.04	\$ 0.00

(Use only on last page)

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

		CDEDITION OF THAT DIVIC			
	Debtor			(if known)	
In re_	Larry Brant Dalton &	Gail Ann Dalton	Case No		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

▼ (	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of credit ir	n an involuntary	case
--	------------	--------------	------------------	------

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) - Cont.

Larry Brant Dalton & Gail Ann Dalton	Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman	n, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	-
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rentathat were not delivered or provided. 11 U.S.C. § 507(a)(7).	al of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local government	nental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Instituti	ion
Claims based on commitments to the FDIC, RTC, Director of the Office of Thr	ift Supervision. Comptroller of the Currency, or Board of
Governors of the Federal Reserve System, or their predecessors or successors, to m U.S.C. § 507 (a)(9).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor vellcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	hicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years therea	after with respect to cases commenced on or after the date of
adjustment.	

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B6F (Official Form 6F) (12/07)

In re	Larry Brant Dalton & Gail Ann Dalton	
	Dobtor	(If known)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4053-7340-2087-7009 Alliant Credit Union 11545 West Touhy Ave Chicago, Il 60666-5000		W	Consideration: Credit card debt				7,700.00
ACCOUNT NO. 371730552651005  American Express PO BOX 360002 FT. Lauderdale, FL 3336-0002		J	Consideration: Credit card debt				15,500.00
ACCOUNT NO. 07-08028-0  Baker, Miller, Markoff & Krasny, Inc. 29 N. Wacker Dr., 5th Floor Chicago, IL 60606		J	Consideration: Credit card debt				10,709.95
ACCOUNT NO. 5490992997036599  Bank of America PO BOX 15726  Wilmington DE 19886-5726		J	Consideration: Credit card debt				5,473.89
continuation sheets attached				Subt			\$ 39,383.84
				T	otal	>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-73633 Doc 1 Filed 11/10/08 Entered 11/10/08 13:25:03 Desc Main Document Page 18 of 45

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In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4305872430251195  Chase Cardmember Services PO BOX 15153 Wilmington, DE 19886-5153	_	W	Consideration: Credit card debt				12,537.51
Chase Cardmember Services PO BOX 15153 Wilmington, DE 19886-5153		J	Consideration: Credit card debt				8,000.00
ACCOUNT NO. 6011-0083-6750-9608  Discover Card PO BOX 30395  Salt Lake City, UT 84130-0395		J	Consideration: Credit card debt				3,200.00
ACCOUNT NO. 7302824356335300 Exxon/Mobil PO Box 530962 Atlanta, Ga 30353-0962			Consideration: Credit card debt				1,165.00
ACCOUNT NO. 5490992997036599 FIA Card Services PO Box 1722 Baltimore, MD 21297-1322		J	Consideration: Credit card debt				Notice Only
Sheet no. 1 of 4 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı>	\$ 24,902.51

Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Total >

\$ 24,902.51

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0856744147  IRS CSC Ciccinnati, OH 45999-0025	•		Consideration: Taxes				1,928.00
ACCOUNT NO.  James A. West, P.C. o/b/o American Express 11111 Harwin Drive Houston, TX 77072-1612		J	Consideration: Credit card debt				Notice Only
ACCOUNT NO. 5897046867  JC Penney PO Box 981131 El Paso, TX 79998	•	W	Consideration: Credit card debt				900.00
ACCOUNT NO. 5490-9929-6291-9167  MBNA America PO BOX 15026  Wilmington, DE 19850-5026		J	Consideration: Credit card debt				4,310.00
ACCOUNT NO. 6004-3009-0969-0676  Menards Retail Services PO BOX 17602 Baltimore, MD 21297		Н	Consideration: Credit card debt				170.00
Sheet no. 2 of 4 continuation sheets atta to Schedule of Creditors Holding Unsecured	ched			Sub	tota	ı <b>&gt;</b>	\$ 7,308.00

to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Total > \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 07-19402  Messerli & Kramer  Attorneys At Law 3033 Campus Drive, Ste. 250  Plymouth, MN 55441-2662		J	Consideration: Credit card debt				Notice Only
Michael Fine o/b/o Chase Bank 131 S. Dearborn St, Floor 5 Chicago, IL 60603		W	Consideration: Credit card debt				Notice Only
Nationwide 0/b/o American Express 2015 Vaughn Road NW Ste 400 Kennesaw, GA 30144-7802		w	Consideration: Credit card debt				Notice Only
Protocol Recovery Systems o/b/o Discover 509 Mercer Avenue Panama City. FL 32401-2631		W	Consideration: Credit card debt				Notice Only
RPM o/b/o LVNV Funding PO Box 4006 Bothell, WA 98041-4006	<u> </u>	w	Consideration: Credit card debt				Notice Only

Nonpriority Claims

Total➤ \$

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In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor	(If known)	

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5049948089006680  Sears PO BOX 182149 Columbus, OH 43218-3081	•	W	Consideration: Credit card debt				150.00
ACCOUNT NO. 145408498  Shell Gas PO Box 689151 Des Moines, IA 50368-9151			Consideration: Credit card debt				955.00
ACCOUNT NO. 4352-3767-0613-4798  Target National Bank PO BOX 59317 Minneapolis,MN 55459-0317	•	W	Consideration: Credit card debt				1,040.00
ACCOUNT NO. 25-0800075500  US Bank Po Box 790401 St Louis, MO 63179-0401		Н	Consideration: Personal loan				20,000.00
ACCOUNT NO.							

Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 22,145.00 Total > \$ 93,739.35

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BoG (Official Form 6G) (12/07)	

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Larry Brant Dalto	n & Gail	Ann Daltor

**Debtor** 

Case No.

(if known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

ಠ	Check this	box if	debtor l	has no	codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Doc 1

RELATIONSHIP(S): son

DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S): 12

Married

Debtor's Marital

Status:

None

In re_	Larry Brant Dalton & Gail Ann D	~	Case —		
	Debtor		(if known)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

	SPOUSE	
Airline Rese		
17.5 years		
	DEBTOR	SPOUSE
	9 000	\$2,446.88
	\$0.00_	\$ 0.00
	\$0.00	\$ 2,446.88
	\$0.00	\$453.15
	\$0.00	\$ 6.71
	\$0.00	\$ 97.50
)	\$	\$97.06
	\$0.00	\$654.42
	\$0.00	\$_1,792.46
	\$0.00	\$0.00
	Φ 0.00	Φ 0.00
		\$ <u>0.00</u> \$ <u>0.00</u>
	\$0.00	\$ <u>U.UU</u>
	\$ 0.00	\$0.00
	\$0.00	\$
	¢ 0.00	¢ 0.00
		\$
		\$0.00
	\$0.00	\$0.00
	\$0.00	\$ 1,792.46
	\$	1,792.46_
	United Airling 17.5 years	Airline Reservationist United Airlines  17.5 years  DEBTOR \$

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Case No. \_\_\_

In re Larry Brant Dalton & Gail Ann Dalton

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

b. Average monthly expenses from Line 18 above

Debtor	(if known)
SCHEDULE J - CURRENT EXPENDITURES OF IN	DIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show month calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	ly rate. The average monthly expenses
Check this box if a joint petition is filed and debtor's spouse maintains a separate household labeled "Spouse."	d. Complete a separate schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,346.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$200.00_
b. Water and sewer	\$64.00_
c. Telephone	\$100.00_
d. Other Garbage 10 Cell 100	\$110.00_
3. Home maintenance (repairs and upkeep)	\$0.00_
4. Food	\$400.00
5. Clothing	\$20.00_
6. Laundry and dry cleaning	\$15.00_
7. Medical and dental expenses	\$20.00_
8. Transportation (not including car payments)	\$640.00_
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$200.00_
10.Charitable contributions	\$0.00_
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00_
b. Life	\$0.00_
c. Health	\$0.00_
d.Auto	\$160.00_
e. Other <u>Company Insurance</u>	\$\$
12.Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) 2005 Income Tax	\$\$87.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	
a. Auto	\$0.00
b. Other 2nd Mortgage	\$\$92.00
c. Other	\$0.00_
15. Payments for support of additional dependents not living at your home	\$0.00_
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$1,550.00
17. Other School Expenses	\$\$20.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	
if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	-5,72.1100

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

(Net includes Debtor/Spouse combined Amounts)

\$ \_\_\_-4,131.54\_

a. Average monthly income from Line 15 of Schedule (Includes spouse income of \$1,792.46. See Schedule I)

B6 Summary (Official Form 6 - Summary) (12/07)

### **United States Bankruptcy Court**

Northern District of Illinois

In re	Larry Brant Daiton & Gail Ann Daiton	Case No.	
	Debtor		
		Chapter 7	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 140,000.00		
B – Personal Property	YES	3	\$ 19,630.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	1		\$ 132,929.04	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 93,739.35	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,792.46
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 5,924.00
тот	TAL .	17	\$ 159,630.00	\$ 226,668.39	

# Official Exercises Symmetry (FAMO) 11/10/08 Entered 11/10/08 13:25:03 Desc Main United States Bairr upicy Court Northern District of Illinois

In re	Larry Brant Dalton & Gail Ann Dalton	Case No.	
	Debtor		
		Chapter	7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 1,792.46
Average Expenses (from Schedule J, Line 18)	\$ 5,924.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 3,461.62

#### **State the Following:**

State the Lond wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 93,739.35
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 93,739.35

Filed 11/10/08 Entered 11/10/08 13:25:03 Desc Main Page 28 of 45

Larry Brant Dalton & Gail Ann Dalton

In re	
	Debtor

Case No. \_\_\_ (If known)

	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read are true and correct to the best of my knowledge, information	the foregoing summary and schedules, consisting of sheets, and that they on, and belief.
Date 10 November 2008	Signature. /s/ Larry Brant Dalton
Date	Signature:
Date10 November 2008	Signature: /s/ Gail Ann Dalton
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
110(h) and 342(b); and, (3) if rules or guidelines have been pr	s document and the notices and information required under 11 U.S.C. §§ 110(b), comulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeab the of the maximum amount before preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any,	Social Security No. (Required by 11 U.S.C. § 110.)
of Bankruptcy Petition Preparer	le (if any), address, and social security number of the officer, principal, responsible person, or partn
who signs this document.	te (ij any), adaress, and social security number of the officer, principal, responsible person, or parti-
Ü	
Address	
Address	
XCircums of Production Profiles Processes	Data
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared	or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed	sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 18 U.S.C. § 156.	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11
DECLARATION UNDER PENALTY OF PE	RJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the pres	ident or other officer or an authorized agent of the corporation or a member
or an authorized agent of the partnership ] of the	[corporation or partnership] named as debtor
in this case, declare under penalty of perjury that I have read the shown on summary page plus 1), and that they are true and con-	ne foregoing summary and schedules, consisting ofsheets (total rect to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partners	hip or corporation must indicate position or relationship to debtor.]

#### Doc 1 Filed 11/10/08 Entered 11/10/08 13:25:03 Case 08-73633 Desc Main UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re	Larry Brant Dalton	& Gail Ann Dalton	Case No.	
		<del>.</del>	7	if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or selfemployed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2008(db)	6921.62	Self-Employment	
2007(db)	50473.00	Self-Employment	
2006(db)	55525.00	Self-Employment	
2008(jdb)	29845.00	Employment	
2007(jdb)	29774.00	Employment	
2006(jdb)	30793.00	Employment	

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

Wilmington, DE 19886-5153

None  $\boxtimes$ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT PAID AMOUNT STILL AND RELATIONSHIP TO DEBTOR **PAYMENTS OWING** 4. Suits and administrative proceedings, executions, garnishments and attachments List all suits and administrative proceedings to which the debtor is or was a party within one year None immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **CAPTION OF SUIT** NATURE OF PROCEEDING COURT OR STATUS OR AND CASE NUMBER AGENCY AND LOCATION DISPOSITION **Small Claims** Chase Bank USA Cook County Circuit Court Pending Gail A. Dalton 06MI122556 **US Bank National** Arbitration Winnebago County, Illinois Return date Association v. Gail & November 4, 2008 Larry Dalton, 08 AR 646 None Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) NAME AND ADDRESS OF DATE OF DESCRIPTION AND PERSON FOR WHOSE BENEFIT **SEIZURE** VALUE OF PROPERTY PROPERTY WAS SEIZED Chase Bank 5-2008 to present wages - 15% of wages per PO BOX 15153 pay period

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Scott A. Bentley 661 Ridgeview Drive McHenry, IL 60050 \$1,700.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

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NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS** 

NATURE OF BUSINESS BEGINNING AND ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

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NAME ADDRESS

[Questions 19 - 25 are not applicable to this case]

\* \* \* \* \* \*

#### Case 08-73633 Doc 1 Filed 11/10/08 Entered 11/10/08 13:25:03 Desc Main Document Page 37 of 45

[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. /s/ Larry Brant Dalton 10 November 2008 Date Signature of Debtor LARRY BRANT DALTON 10 November 2008 /s/ Gail Ann Dalton Date Signature of Joint Debtor GAIL ANN DALTON continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110(c).) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

Form B8 (Officia Carse) 08-73633 Doc 1 Filed 11/10/08 Entered 11/10/08 13:25:03 Desc Main Document Page 38 of 45 UNITED STATES BANKRUFTCY COURT Northern District of Illinois

In re Larry Brant Dalton & O	Gail Ann Dalton	, Case No.			
<u> </u>	Debtor		Chapter	7	
[Check each applicable box  We have filed a scho	HAPTER 7 INDIVIDUAL  J  edule of assets and liabilities we dedule of executory contracts at following with respect to the party of the	which includes debts secure and unexpired leases which	ed by property of th	e estate. property subject to a	-
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
Debtor's Residence	Country Wide		√.		√.
Debtor's Residence	HFC		<b>V</b>		<b>'</b>
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
Date:10 November 2008		rry Brant Dalton	A DDV/ DD A N/T F	A L TON	

Date:	10 November 2008		
		Signature of Debtor	LARRY BRANT DALTON
Date:	10 November 2008	/s/ Gail Ann Dalton	
		Signature of Joint Debtor	GAIL ANN DALTON

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#### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

### UNITED STATES BANKRUPTCY COURT Northern District of Illinois

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of periury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

this notice required by § 342(b) of the Bankruptcy Code.

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Larry Brant Dalton & Gail Ann Dalton	x/s/ Larry Brant Dalton	10 November 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	x/s/ Gail Ann Dalton	10 November 2008
	Signature of Joint Debtor (if any) Date	

Alliant Credit Union 11545 West Touhy Ave Chicago, Il 60666-5000

American Express PO BOX 360002 FT. Lauderdale, FL 3336-0002

Baker, Miller, Markoff & Krasny, Inc. 29 N. Wacker Dr., 5th Floor Chicago, IL 60606

Bank of America PO BOX 15726 Wilmington DE 19886-5726

Chase Cardmember Services PO BOX 15153 Wilmington, DE 19886-5153

Chase Cardmember Services PO BOX 15153 Wilmington, DE 19886-5153

Country Home Loans PO Box 650070 Dallas, TX 75265

Discover Card PO BOX 30395 Salt Lake City, UT 84130-0395

Exxon/Mobil PO Box 530962 Atlanta, Ga 30353-0962

FIA Card Services PO Box 1722 Baltimore, MD 21297-1322 HFC PO Box 17574 Baltimore, MD 21297-1574

IRS CSC Ciccinnati, OH 45999-0025

James A. West, P.C. o/b/o American Express 11111 Harwin Drive Houston, TX 77072-1612

JC Penney PO Box 981131 El Paso, TX 79998

MBNA America PO BOX 15026 Wilmington, DE 19850-5026

Menards Retail Services PO BOX 17602 Baltimore, MD 21297

Messerli & Kramer Attorneys At Law 3033 Campus Drive, Ste. 250 Plymouth, MN 55441-2662

Michael Fine o/b/o Chase Bank 131 S. Dearborn St, Floor 5 Chicago, IL 60603

Nationwide o/b/o American Express 2015 Vaughn Road NW Ste 400 Kennesaw, GA 30144-7802

Protocol Recovery Systems o/b/o Discover 509 Mercer Avenue Panama City. FL 32401-2631 RPM o/b/o LVNV Funding PO Box 4006 Bothell, WA 98041-4006

Sears PO BOX 182149 Columbus, OH 43218-3081

Shell Gas PO Box 689151 Des Moines, IA 50368-9151

Target National Bank PO BOX 59317 Minneapolis,MN 55459-0317

US Bank Po Box 790401 St Louis, MO 63179-0401

US Bank PO BOX 790408 St. Louis, MO 83179-0408

Name of law firm

B203 12/94

# United States Bankruptcy Court Northern District of Illinois

	In re Larry Brant Dalton & Gail Ann Dalton	Case No	
		Chapter 7	
	Debtor(s)		
	DISCLOSURE OF COMPENSATION O	OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cert and that compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in contempl	g of the petition in bankruptcy, or agreed to be paid to me, for ser	vices
	For legal services, I have agreed to accept	\$1,700.00	
	Prior to the filing of this statement I have received	\$1,700.00	
	Balance Due	\$\$	
2.	The source of compensation paid to me was:		
	☑ Debtor ☐ Other (specify)		
3.	The source of compensation to be paid to me is:		
	☑ Debtor ☐ Other (specify)		
4. assc	I have not agreed to share the above-disclosed compensation ociates of my law firm.	on with any other person unless they are members and	
of m	I have agreed to share the above-disclosed compensation wy law firm. A copy of the agreement, together with a list of the name	with a other person or persons who are not members or associate nes of the people sharing in the compensation, is attached.	:S
5.	In return for the above-disclosed fee, I have agreed to render leg	al service for all aspects of the bankruptcy case, including:	
	a. Analysis of the debtor's financial situation, and rendering advi		uptcy;
	<ul><li>b. Preparation and filing of any petition, schedules, statements of</li><li>c. Representation of the debtor at the meeting of creditors and of</li></ul>		
	c. Representation of the desicn at the meeting of orealists and e	onimitation recurring, and any adjourned recurrings triorest,	
6.	By agreement with the debtor(s), the above-disclosed fee does	not include the following services:	
	CEI	RTIFICATION	
	I certify that the foregoing is a complete statement of any debtor(s) in the bankruptcy proceeding.	agreement or arrangement for payment to me for representation	of the
	10 November 2008	/s/ Scott A. Bentley	
	Date	Signature of Attorney	_
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